

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

### RENTAL VEHICLE COVERAGE ENDORSEMENT – MAINE

- I. Part **D** of this policy provides coverage for direct and accidental loss to any "non-owned auto" which is a:

1. Private passenger auto;
2. Pickup or van; or
3. Trailer;

rented to you or any "family member", for a term of 45 continuous days or less, by any person or organization, including franchises, in the business of providing private passenger autos, pickups, vans or trailers to the public. Coverage is provided for direct and accidental loss to such rented vehicle and its equipment, minus any applicable deductible shown in the Declarations. If loss to more than one rented vehicle results from the same "collision", only the highest applicable deductible will apply. We will pay for loss to the rented vehicle caused by:

1. Other than "collision" only if the Declarations indicate that Other Than Collision Coverage is provided for a "your covered auto".
2. "Collision" only if the Declarations indicate that Collision Coverage is provided for a "your covered auto".

If there is loss to such rented vehicle, we will provide the broadest coverage applicable to any "your covered auto" shown in the Declarations.

#### **PART D – COVERAGE FOR DAMAGE TO YOUR AUTO**

With respect to Rental Vehicle Coverage, Part **D** is amended as follows:

- A. The **Transportation Expenses** Provision does not apply.

- B. The following provision is added:

#### **LOSS OF USE EXPENSES**

1. In addition we will pay, without application of a deductible, for verifiable loss of use expenses:
  - a. That are for a continuous period of up to 30 days; and
  - b. For which you become legally responsible in the event of loss to a rented vehicle.

2. This coverage applies only if the loss is covered under this endorsement.

3. If the loss is caused by other than a total theft of a rented vehicle, our payment will be limited to that period of time reasonably required to repair or replace the rented vehicle.

4. If the loss is caused by a total theft of a rented vehicle, we will pay only expenses incurred during the period:

- a. Beginning from the time of the theft; and
- b. Ending when the rented vehicle is returned to use or we pay for its loss.

- C. Exclusion **9**. is replaced by the following:

We will not pay for:

9. Loss to any rented vehicle when used by any person without a reasonable belief that that person is entitled to do so.

#### **II. Optional Limits Transportation Expenses Coverage**

If the Optional Limits Transportation Expenses Coverage Endorsement is attached to the policy the following applies with respect to the coverage provided by that endorsement:

The Optional Limits Transportation Expenses Coverage Endorsement does not provide coverage to a "non-owned auto" which is a:

1. Private passenger auto;
2. Pickup or van; or
3. Trailer;

rented to you or any "family member", for a term of 45 continuous days or less, by any person or organization, including franchises, in the business of providing:

1. Private passenger autos;
2. Pickups or vans; or
3. Trailers;

to the public. The Rental Vehicle Coverage Endorsement provides rental vehicle coverage for these vehicles.